

**RCB FINANCIAL CORPORATION**

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 3923539	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$220	\$182	-17.3%		
Loans	\$160	\$124	-22.8%		
Construction & development	\$45	\$29	-35.4%		
Closed-end 1-4 family residential	\$25	\$22	-11.9%		
Home equity	\$9	\$8	-18.0%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-24.8%		
Commercial & Industrial	\$14	\$9	-34.3%		
Commercial real estate	\$61	\$50	-17.7%		
Unused commitments	\$13	\$8	-36.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$7	62.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$20	\$23	15.7%		
Cash & balances due	\$23	\$21	-10.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$194	\$162	-16.6%		
Deposits	\$184	\$154	-16.3%		
Total other borrowings	\$9	\$7	-27.0%		
FHLB advances	\$9	\$7	-28.3%		
Equity					
Equity capital at quarter end	\$26	\$20	-22.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.2%	10.3%	--		
Tier 1 risk based capital ratio	15.2%	15.7%	--		
Total risk based capital ratio	16.5%	17.0%	--		
Return on equity <sup>1</sup>	2.6%	-78.9%	--		
Return on assets <sup>1</sup>	0.3%	-9.3%	--		
Net interest margin <sup>1</sup>	3.8%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	55.5%	25.4%	--		
Loss provision to net charge-offs (qtr)	34.4%	12.9%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.7%	5.6%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	10.6%	34.5%	0.5%	1.8%	--
Closed-end 1-4 family residential	0.3%	10.4%	0.2%	4.2%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.4%	0.3%	0.0%	--
Commercial & Industrial	3.2%	5.5%	0.0%	0.8%	--
Commercial real estate	0.0%	0.7%	0.0%	0.2%	--
Total loans	3.6%	11.1%	0.2%	1.4%	--